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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/527,717	03/17/2000	Dean Hahn-Carlson	USBA.004PA	3103
40581	7590	06/06/2005	EXAMINER	
CRAWFORD MAUNU PLLC 1270 NORTHLAND DRIVE, SUITE 390 ST. PAUL, MN 55120			BACKER, FIRMIN	
ART UNIT	PAPER NUMBER			3621
DATE MAILED: 06/06/2005				

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)
	09/527,717	HAHN-CARLSON, DEAN
	Examiner	Art Unit
	Firmin Backer	3621

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 28 January 2005.

2a) This action is FINAL. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-26 is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 1-26 is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11) The proposed drawing correction filed on _____ is: a) approved b) disapproved by the Examiner.

If approved, corrected drawings are required in reply to this Office action.

12) The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

13) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All b) Some * c) None of:

1. Certified copies of the priority documents have been received.

2. Certified copies of the priority documents have been received in Application No. _____.

3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

14) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).

a) The translation of the foreign language provisional application has been received.

15) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

1) Notice of References Cited (PTO-892)

2) Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____.

4) Interview Summary (PTO-413) Paper No(s). _____.

5) Notice of Informal Patent Application (PTO-152)

6) Other: _____.

DETAILED ACTION

Response to Arguments

1. Applicant's arguments with respect to claims 1-26 have been considered but are moot in view of the new ground(s) of rejection.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 1-26 are rejected under 35 U.S.C. 103(a) as being unpatentable over Ginter et al (U.S. Patent No. 5,982,891) in view of Mandler et al (U.S. Patent No. 5,732,400).

4. As per claims 1, 3, 5, 9, and 13, Ginter et al teaches a transaction processing involving transaction information related to services provided by one of a plurality of vendors (*vendor*) and processed by one of a plurality of service providers (*provider 212*), a transaction validation system for auditing comprising (*see abstract, figs 1-3, 12, column 54, lines 16-50, 121 lines 1-65*) a central processor arrangement programmed and configured to maintain data relating to an authorized profile list criterion that includes information about authorized users empowered to authorize payment by the vendor, and programmed and configured to process the transaction

information by determining whether the transaction information satisfies the authorized profile list criterion (*see figs 1-3, summary of the invention, column 282 lines 16-284 line 15*). Ginter et al fail to teach using the authorized profile list criterion to generate information for auditing a transaction between the one of a plurality of vendors and the one of a plurality of service providers. However, Mandler et al teach an inventive concept of using the authorized profile list criterion to generate information for auditing a transaction between the one of a plurality of vendors and the one of a plurality of service providers (*see column 3 lines 30-65*). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Ginter et al's inventive concept to include Mandler et al concept of using the authorized profile list criterion to generate information for auditing a transaction between the one of a plurality of vendors and the one of a plurality of service providers because this would have ensure proper determination of whether or not to authorize a specific transaction.

5. As per claims 2, 4, Ginter et al teaches a transaction system wherein the system further includes a means for generating a quotation coupled to the central processor arrangement (*see fig 1*).

6. As per claim 6, Ginter et al teaches a transaction system wherein the system further includes a means for processing transactions for each of the vendor and the subvendor, the processing transaction means coupled to the central processor arrangement (*see fig 1-3*).

7. As per claim 7, Ginter et al teaches a transaction system wherein the system further includes a means for processing transactions for each of the vendor and the service provider, the processing transaction means coupled to the central processor arrangement (*see abstract, figs 1-3, 12, column 54, lines 16-50, 121 lines 1-65*).

8. As per claims 8, 12, Ginter et al teaches a transaction system wherein the processing transaction means is accessible remotely (*see fig 1*).

9. As per claim 10, Ginter et al teaches a transaction further including sending service-related information from an external device and generating a set of transaction information therefrom (*see fig 1*).

10. As per claim 11, Ginter et al teaches a method for validating a service transaction further including informing the computer arrangement of provision of the service by the service providers, and using the computer arrangement to audit the service transaction and payment thereof in response to the transaction information and the authorized profile list criterion (*see figs 1-3, summary of the invention, column 282 lines 16-284 line 15*).

11. As per claims 14, 15, Ginter et al teaches a system/method for billing a vendor and subvendor, and paying a service provider and a subvendor for a completed service-related transaction (*see abstract, figs 1-3, 12, column 54, lines 16-50, 121 lines 1-65*) comprising means for receiving a set of transaction information including the cost of service from a central

processor arrangement; and means for processing a credit account for the vendor, and for indicating when payment to the service provider and subvendor should be tendered, and for notifying a financial institution the cost of service (*see figs 1-3, summary of the invention, column 282 lines 16-284 line 15*). Ginter et al fail to teach for verifying that the vendor has sufficient credit to fund the cost of service, for indicating when the account for the vendor should be debited. However, Mandler et al teach an inventive concept of for verifying that the vendor has sufficient credit to fund the cost of service, for indicating when the account for the vendor should be debited (*see column 3 lines 30-65*). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Ginter et al's inventive concept to include Madler et al concept of for verifying that the vendor has sufficient credit to fund the cost of service, for indicating when the account for the vendor should be debited because this would have ensure proper determination of whether or not to authorize a specific transaction.

12. As per claims 16-26, they disclosed the same inventive concept as claims 1-15.

Therefore, they are rejected under the same rationale.

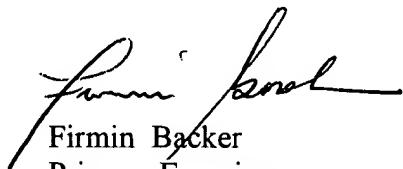
Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. (*see form 892*).

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Firmin Backer whose telephone number is (571) 272-6703. The examiner can normally be reached on Mon-Thu 9:00 AM - 5:00 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on (571) 272-6712. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



Firmin Backer
Primary Examiner
Art Unit 3621

May 27, 2005